



It is estimated in the first years that 500,000 people could be eligible for Medicaid alone.

These consumers will be considered “newly eligible” if their household income is below 138% FPL (138% with a 5% disregard=133%)

# MEDICAID EXPANSION IMPACTS

**Anticipated enrollment of up to 250,000 Newly Eligible individuals in the first years**

- Age 19 – 64 who are not eligible for a current Medicaid program and are not entitled to Medicare and have income under 138% FPL (138% with a 5% disregard=133%)

For example:

## **At 138% FPL**

- A one person household is \$1322/month or \$15,864/annually
- A four person household is \$2709/month or \$32,508/annually

# SIMPLE & STREAMLINED APPLICATION PROCESS OVERVIEW



- Consumers can complete a simple and streamlined application online or
- Applications may be submitted by phone, mail or walk-in

# APPLICATION – BEHIND THE SCENES

Applications enter through the new Washington healthplanfinder web portal regardless of how it is submitted (phone, mail, walk-in or online)

Household information is data matched against:

- SSA
- IRS (Federal Data Hub)
- Employment Security
- Other



**PURPOSE** - determine household's Modified Adjusted Gross Income

**GOAL** - real time eligibility determination, consumer friendly and decisions made within 15-20 minutes

# DATA MATCH IS COMPLETE – IS IT CORRECT?



Information comes back to the consumer displayed on the screen for confirmation – Is this correct?

- If correct – consumer clicks “yes”
- If incorrect – consumer clicks “no”

# IF “YES” AND UNDER 138% FPL

Consumer is:

- Now Medicaid eligible
- Advised they are Medicaid eligible
- Ready to be enrolled in a managed care plan
- Eligible back to the first of the month they applied

Consumer receives a notification of approval



# IF “NO”

Consumer is asked to provide current household income

We call this “*self-attestation*”

- If self-attestation of income is under 138% FPL
  - Medicaid is approved
- If self-attestation of income is over 138% FPL
  - Consumer is cycled back through the Exchange for an advanced premium tax credit subsidy determination
  - Exchange rules now apply related to income verification

# COMMUNITY-BASED ORGANIZATIONS

▶ Hospitals, clinics, and CBOs can assist with outreach to Washington State residents:

- **New applications:**

- Assist individuals in applying for health care coverage through the new Washington healthplanfinder web portal. **Target Newly Eligible Adults** age 19–64 with income up to 138% FPL.

- **Transitions from other coverage:**

- Support current Basic Health members as they use the new Washington healthplanfinder web portal (Oct–Dec 2013) to transition to coverage for January 2014
- Follow up with Medical Care Services and ADATSA clients regarding their automatic conversion to coverage beginning January 2014

- **Renewals of Medicaid coverage:**

- Encourage/assist current Medicaid recipients (children, parents, pregnant women) who must renew coverage using the new Washington healthplanfinder web portal during 2014 (and beyond)



# CONSUMER ASSISTANCE

To reach uninsured Washington residents, the state will rely on:



**In-person Assisters (Navigators), Agents and Brokers:** will provide help to consumers and small businesses with enrolling into coverage on the Exchange; provide advice to consumers about their enrollment options and premium tax credits; and make referrals of complex cases to Consumer Assistance Programs



**Community-Based Organizations & Hospitals:** Continued partnership with existing community-based network



**Call Center:** Toll-Free Hotline operated by the Exchange to provide insurance application assistance